

B18W (10/05)

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 05-60776-GMB
Chapter: 13
Judge: Gloria M. Burns

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ellen M Camp
41 Somers Ave.
Egg Harbor Township, NJ 08234

Social Security No.:
xxx-xx-0318

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED :

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: March 20, 2007

Gloria M. Burns
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

FORM B18W continued (10/05)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- f. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0312-1
Case: 05-60776

User: jpeirce
Form ID: bl8w

Page 1 of 2
Total Served: 38

Date Rcvd: Mar 20, 2007

The following entities were served by first class mail on Mar 22, 2007.

db +Ellen M Camp, 41 Somers Ave., Egg Harbor Township, NJ 08234-8517
aty +Thomas E. Dowey, Law Office of Thomas Dowey, 1423 Tilton Road, Suite 8, Northfield, NJ 08225-1857
aty +William G. Malcolm, Malcolm Cisneros, 2112 Business Center Drive, 2nd Floor, Irvine, CA 92612-7135
tr +Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Ctr., 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
507633442 Arrow Financial Services LLC, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
507573458 +Beneficial /Household Finance, 2700 Sanders Road, Prospect Heights, IL 60070-2799
507578850 +Charming Shoppes-ashion Bug, First Express, PO Box 856021, Louisville, KY 40285-6021
507661472 +Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900, Seattle, WA 98121-2339
507573460 +Chase Manhattan Bank, C/O Atlantic County District Court, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510
507573461 +Citibank, C/O NCO, 2 Ridgedale Ave Ste 104, Cedar Knolls, NJ 07927-1118
507573462 +Citifinancial Services, PO Box 17099, Baltimore, MD 21297-0194
507573463 +Citifinancial Services, 900 Tilton Road, Northfield, NJ 08225-1234
507578839 FDS Bank MGMT., Inc., PO Box 137, Columbus, GA 31902-0137
507573466 +FNANB Visa, C/O Liberty Credit Services, 15025 Glazier Ave Ste 20, Apple Valley, MN 55124-3500
507573467 +GEMB/Home Depot, PO Box 103000, Roswell, GA 30076-9000
507573468 +Gemb/Jcp, P.O. Box 981131, El Paso, TX 79998-1131
507573470 +Household - Bradlees, C/O LVNV, PO Box 10497, Greenville, SC 29603-0497
507573471 +Household/Best Buy, C/O LVNV, Po Box 10497, Greenville, SC 29603-0497
507573472 +Hsbc/Bradlees, 2700 Sanders Road, Prospect Heights, IL 60070-2701
507573473 +Hsbc/Bsbuy, PO Box 15519, Wilmington, DE 19850-5519
507573474 +Key Recovery, 127 Public Square, Cleveland, OH 44114-1221
507601267 Keybank National Association, P.O. Box 94968, Cleveland, OH 44101-4968
507984942 NEW CENTURY MORTGAGE CORPORATION, 1610 ST ANDREW PLACE SUITE B 150, Santa Ana CA 92706
507573476 +Pier 1/Nb, 9111 Duke Blvd, Mason, OH 45040-8999
507573477 +Retailers National Bank, C/O RJM Acq, LLC, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
507573479 +Sears, C/O Sherman Aquisition, Po Box 10497, Greenville, SC 29603-0497
507573478 +Sears, 13200 Smith Rd., Cleveland, OH 44130-7856

The following entities were served by electronic transmission on Mar 20, 2007.

507573458 +EDI: HFC.COM Mar 20 2007 19:49:00 Beneficial /Household Finance, 2700 Sanders Road, Prospect Heights, IL 60070-2799
507573459 +EDI: CHASE.COM Mar 20 2007 19:49:00 Chase Advg, 100 Duffy Avenue #4H2, Hicksville, NY 11801-3639
507573465 +EDI: CHASE.COM Mar 20 2007 19:49:00 FNANB Visa, 225 Chastain Meadows Ct, Kennesaw, GA 30144-5841
507573464 +EDI: TSYS2.COM Mar 20 2007 19:49:00 Fashion Bug/ SOANB, 1103 Allen Drive, Milford, OH 45150-8763
507620506 +EDI: TSYS.COM Mar 20 2007 19:49:00 Green Tree Servicing LLC, 7360 South Kyrene Road, Tempe AZ 85283-8432
507573469 EDI: TSYS.COM Mar 20 2007 19:49:00 Greentree Mortgage Co, P.O. Box 6172, Rapid City, SD 57709-6172
507573472 +EDI: HFC.COM Mar 20 2007 19:49:00 Hsbc/Bradlees, 2700 Sanders Road, Prospect Heights, IL 60070-2701
507573473 +EDI: HFC.COM Mar 20 2007 19:49:00 Hsbc/Bsbuy, PO Box 15519, Wilmington, DE 19850-5519
507641718 EDI: RESURGENT.COM Mar 20 2007 19:50:00 LVNV Funding LLC., its successors and assigns, as, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
507573475 +EDI: TSYS2.COM Mar 20 2007 19:50:00 Macy's, 9111 Duke Drive, Mason, OH 45040-8999
507685814 +E-mail/PDF: bankruptcy@ncfsi.com Mar 20 2007 23:00:34 New Century Financial Services, Inc, c/o Pressler & Pressler, 16 Wing Drive, Cedar Knolls NJ 07927-1007
507597331 +EDI: PHINRJMA.COM Mar 20 2007 19:49:00 RJM Acquisition LLC, 575 Underhill Blvd., Ste 224, Syosset, New York 11791-3416
507573478 +EDI: SEARS.COM Mar 20 2007 19:50:00 Sears, 13200 Smith Rd., Cleveland, OH 44130-7856
TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1
Case: 05-60776

User: jpeirce
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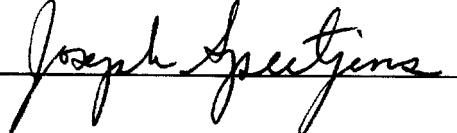
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2007

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.